

**Information to identify the case:**

Debtor 1	Mitchell R. Steele Jr.	Social Security number or ITIN xxx-xx-2455
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Shannon L. Steele	Social Security number or ITIN xxx-xx-8876
	First Name    Middle Name    Last Name	EIN _____
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 8/21/19
Case number: 19-23303-CMB		

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Mitchell R. Steele Jr.	Shannon L. Steele
<b>2. All other names used in the last 8 years</b>		fka Shannon L. McAlister
<b>3. Address</b>	723 Lowry Avenue Jeannette, PA 15644	723 Lowry Avenue Jeannette, PA 15644
<b>4. Debtor's attorney</b> Name and address	Maureen Kroll 8981 Norwin Avenue Suite 203. North Huntingdon, PA 15642	Contact phone 724-863-6770  Email: <a href="mailto:maureen@mkrroll.comcastbiz.net">maureen@mkrroll.comcastbiz.net</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566  Email: <a href="mailto:cmevf@chapter13trusteewdpa.com">cmevf@chapter13trusteewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 8/26/19

For more information, see page 2

<b>7. Meeting of creditors</b>	<b>September 23, 2019 at 01:00 PM</b>	<b>Location:</b> 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 11/22/19</b> <b>Filing deadline: 10/30/19</b> <b>Filing deadline: 2/18/20</b>
<p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>9/23/19 at 01:00 PM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Mitchell R. Steele, Jr.  
 Shannon L. Steele  
 Debtors

Case No. 19-23303-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Aug 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2019.

db/jdb	+Mitchell R. Steele, Jr., Shannon L. Steele, 723 Lowry Avenue, Jeannette, PA 15644-2660
tr	+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15108770	+Clerk of Courts, 2 N. Main Street, Suite 101, Greensburg, PA 15601-2405
15108772	+Credit Union Bank, 6801 S. Cimarron Road, Las Vegas, NV 89113-2273
15108773	+Crosina George, 188 Burrell Hill Road, Penn, PA 15675-1100
15108776	+Elliott Federal Credit Union, 920 N. Fourth Street, Jeannette, PA 15644-1499
15108778	+First National Bank of Pennsylvania, c/o Bernard C. John, Esquire, AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
15108780	+LVNV Funding LLC, c/o Ian Z. Winograd, Esquire, Pressler, Felt & Warshaw, LLP, 400 Horsham Road, Suite 110, Horsham, PA 19044-2146
15108781	+MBM Collections, LLC, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15108784	+PHEAA, 1200 N. 7th Street, 4th Floor, Harrisburg, PA 17102-1444
15108785	+PNC Bank, National Association, c/o Michael T. McKeever, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15108786	+Receivables Mgmt. Svcs. LLC, 240 Emery Street, Bethlehem, PA 18015-1980
15108788	+Westmoreland Christian Academy, 538 Rush Street, Greensburg, PA 15601-5616
15108789	+Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Avenue, Suite 109, Greensburg, PA 15601-2341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: maureen@mkrroll.comcastbiz.net Aug 27 2019 03:01:49 Maureen Kroll, 8981 Norwin Avenue, Suite 203., North Huntingdon, PA 15642
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 27 2019 03:02:24 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 27 2019 03:02:38 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+EDI: AISACG.COM Aug 27 2019 06:43:00 Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15108769	EDI: CAPITALONE.COM Aug 27 2019 06:43:00 Capital One Bank USA NA, P.O. Box 85015, Richmond, VA 23285
15108771	+E-mail/Text: bankruptcy@firstenergycorp.com Aug 27 2019 03:02:43 Collection Service Center, Inc., 839 Fifth Avenue, New Kensington, PA 15068-6303
15108774	+EDI: NAVIENTFKASMDOE.COM Aug 27 2019 06:43:00 Department of Education/Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
15108775	+EDI: DCI.COM Aug 27 2019 06:43:00 Diversified Consultants Inc., 10550 Deerwood Park Blvd., Suite 708, Jacksonville, FL 32256-2810
15108777	+E-mail/PDF: ais.exeter.ebn@americaninforesource.com Aug 27 2019 03:04:43 Exeter Finance, P.O. Box 166097, Irving, TX 75016-6097
15108779	+E-mail/Text: bncnotices@becket-lee.com Aug 27 2019 03:02:00 Kohls/Capital One, P.O. Box 3115, Milwaukee, WI 53201-3115
15108782	+EDI: NAVIENTFKASMRSERV.COM Aug 27 2019 06:43:00 Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
15108783	+E-mail/Text: blegal@phfa.org Aug 27 2019 03:02:40 Pennsylvania Housing Finance Agency, 211 N. Front Street, Harrisburg, PA 17101-1406
15108787	+E-mail/PDF: RACBANKRUPTCY@BANDT.COM Aug 27 2019 03:04:17 Regional Acceptance Corporation, P.O. Box 580075, Charlotte, NC 28258-0075

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: aala  
Form ID: 309I

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Total Noticed: 27

Date Rcvd: Aug 26, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2019 at the address(es) listed below:

Maureen Kroll on behalf of Joint Debtor Shannon L. Steele maureen@mkroll.comcastbiz.net,  
lisa@mkroll.comcastbiz.net  
Maureen Kroll on behalf of Debtor Mitchell R. Steele, Jr. maureen@mkroll.comcastbiz.net,  
lisa@mkroll.comcastbiz.net  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmevf@chapter13trusteewdpa.com

TOTAL: 4